

Information to identify the case:

Debtor 1

Arturo Folston

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2105

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **23-15072-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Arturo Folston

9/19/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Arturo Folston
Debtor

Case No. 23-15072-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 19, 2023

User: admin
Form ID: 318

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db	+ Arturo Folston, 49 Olympia Ave., Trenton, NJ 08610-4127
519942136	+ Daphne Templer, 800 North Main St., Milltown, NJ 08850-2015
519942139	+ EZ Pass, 420 North 6th Street, Camden, NJ 08102-1236
519942144	+ NYC Dept of Finance, PO Box 3600, New York, NY 10008-3600
519942149	+ PSEG, PO Box 570, Newark, NJ 07101-0570
519942147	+ Port Authority of NY & NJ, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
519942150	+ Summit Health, PO Box 8398, Pompano Beach, FL 33075-8398

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTJORR.COM	Sep 20 2023 01:12:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2023 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 19 2023 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519942127	+ Email/Text: backoffice@affirm.com	Sep 19 2023 21:33:00	Affirm Inc., 633 Folsom St., Floor 7, San Francisco, CA 94107-3618
519942128	+ Email/Text: kristin.villneauve@allianceoneinc.com	Sep 19 2023 21:31:00	Alliance One, PO Box 3107, Southeastern, PA 19398-3107
519942129	+ EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
519942130	+ EDI: CAPONEAUTO.COM	Sep 20 2023 01:12:00	Capital One Auto Finance, 3905 Dallas Parkway, Plano, TX 75093-7892
519949914	+ EDI: AISACG.COM	Sep 20 2023 01:12:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519942131	+ EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One Bank USA/Walmart, 15000 Capital One Drive, Henrico, VA 23238-1119
519942133	+ EDI: CCS.COM	Sep 20 2023 01:12:00	Credit Collection Service, PO Box 9134, Needham Heights, MA 02494-9134
519942134	+ Email/PDF: creditonebknofications@resurgent.com	Sep 19 2023 21:51:44	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519942135	Email/Text: BKCourtNotices@yourmortgageonline.com		

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		Sep 19 2023 21:32:00	Cross Country Mortgage, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519942137	+ EDI: DISCOVER.COM	Sep 20 2023 01:12:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519942138	+ EDI: CITICORP.COM	Sep 20 2023 01:12:00	Exxon/Mobil/CBSD NA, PO Box 6497, Sioux Falls, SD 57117-6497
519942140	^ MEBN	Sep 19 2023 21:31:42	GEICO, One GEICO Plaza, Washington, DC 20076-0005
519942141	EDI: IRS.COM	Sep 20 2023 01:12:00	IRS, 600 Arch St., Room 7310, Philadelphia, PA 19106
519942132	EDI: JPMORGANCHASE	Sep 20 2023 01:12:00	Chase, PO Box 15298, Wilmington, DE 19850
519942142	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 19 2023 21:51:23	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
519942143	+ EDI: NFCU.COM	Sep 20 2023 01:12:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
519942146	+ Email/Text: bkrgeneric@penfed.org	Sep 19 2023 21:31:00	Pentagon Federal CU, PO BOX 1432, Alexandria, VA 22313-1432
519942148	^ MEBN	Sep 19 2023 21:31:41	Prosper Marketplace, 221 Main St., Suite 300, San Francisco, CA 94105-1909
519942151	+ EDI: RMSC.COM	Sep 20 2023 01:12:00	SYNCB/Ashley Homestores, PO Box 965036, Orlando, FL 32896-5036
519942152	+ EDI: PHINGENESIS	Sep 20 2023 01:12:00	TBOM/milestone, PO Box 4499, Beaverton, OR 97076-4499
519942153	+ EDI: CITICORP.COM	Sep 20 2023 01:12:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
519942154	+ Email/Text: bankruptcydepartment@tsico.com	Sep 19 2023 21:33:00	Transworld Systems, 500 Virginia Drive, Suite 154, Fort Washington, PA 19034-2733
519942155	+ Email/Text: bankruptcy@uflp.com	Sep 19 2023 21:32:00	Universal Fidelity, PO Box 5444, Katy, TX 77491-5444

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
519942145	##+	Penn Credit, 916 S 14th St., Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Sep 19, 2023

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laurence R. Sheller	on behalf of Debtor Arturo Folston laurence.sheller@gmail.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5